

the office in a proper manner are not afforded by the State. The evil necessarily produces others, such as too great an economy in the terms of the entries which ought to explain themselves, but which is not now the case, nor can it be so long as the duties involve so much of minute detail, and are of so varied a character, and all to be performed by one clerk, who however laborious and efficient he may be, must be even liable from the multiplicity of his duties to commit mistakes. In nothing that we have said do we intend to be understood as in the slightest degree to impute any neglect to the Commissioner of Loans, or to the gentleman who acts as his clerk, but rather the reverse. If we have found it our duty to note down the errors we have specified in this report, at the same time we feel it equally a duty to say that the commission of similar errors will be apt continually to occur unless means be applied in the way of additional clerical aid to prevent them. It would be bad economy in an individual—it is worse in the government of a State. While the citizens of Maryland are manfully endeavoring to extricate her from her critical position in regard to her finances, and while no man who respects his character dare now avow himself a repudiator of her pledged faith, it is due to her tax payers that ample protection be given to the means they cast into her treasury for the security of her honor, by such an organization of all her financial departments as shall leave no room for errors from a penurious employment of agents nor inadequate legislation to regulate their duties.

In finally bringing this report to its close, the committee cannot do so without expressing their hearty commendation to the Commissioner of Loans and his clerk, from whom in their long and arduous examination they have received the most polite attention and every facility requisite to the performance of their duties.

Respectfully submitted,

JOHN J. GRAVES,
JAMES RAYMOND,

On part of the House.

JOHN PALMER,

On part of the Senate.

Baltimore, December 6th, 1845.